

## MISCELLANEOUS FEES

First Heritage Bank  
801 S Fremont  
Shenandoah, IA 51601

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

### MISCELLANEOUS FEES AND CHARGES

#### Wire Transfers

Incoming: \$10.00  
Outgoing - Domestic: \$12.00  
Outgoing - Foreign: \$35.00

#### Account Fees

Check Copy: \$.25 each  
Check Printing: Variable  
Direct Deposit: Free  
Closed Account within 30 days: \$10.00  
Overdraft Charge: \$24.00 each  
Return Item Charge: \$24.00 each  
Stop Payment: \$20.00 each

#### Official Checks

Cashier Check: \$7.00 each  
Bank Draft: \$3.00 each  
Money Order: \$2.00 each

#### Miscellaneous Fees

Account Activity Printout: \$1.00 each  
Account Balancing Assistance: \$20.00 per hour  
Account Research : \$20.00 per hour  
ACH Transfer : \$2.00 per Transfer  
Balance Inquiry: 4 free per month, \$1.00 for each inquiry thereafter  
Bill Pay: \$5.00 per month  
Copying Service: \$.25 per page  
IRA Administration: Free  
Night Deposit Drop: Free  
Ready Reserve: \$20.00 annually

#### Safe Deposit Boxes

3 X 5: \$15.00 annually  
3 X 10 : \$24.00 annually  
5 X 10: \$48.00 annually

#### ATM/Debit Card Fees

Increase Daily Limit : \$2.00 each  
Cash Withdrawal at Foreign ATM: \$.75 each  
Replace ATM/Debit Card or PIN: \$5.00 each  
Hot Card : \$15.00 each

#### Notary Service

Customer : Free  
Non Customer: \$5.00 each

#### Check Cashing Service

Customer: Free  
Non-Customer: \$5.00 up to \$500.00, and \$1.00 per hundred thereafter

#### Coin Counting

Customers: Free  
Noncustomers: 10% of coin total

#### Fax Charges

Incoming Fax: \$.50 per page  
Outgoing Fax: \$4.00 minimum, \$1.00/page after 4 pages

**Collection Services**

Collection Draft: \$5.00 each

Garnishment Fee: \$25.00 each

Levy Fee: \$25.00 each

\* All fees marked with an asterisk (\*) are subject to Iowa state sales tax of 6.000%.

\*\* All fees marked with two asterisk (\*\*) are subject to Iowa local sales tax of 1.000%.

Member  
**FDIC**